

**Information to identify the case:**

Debtor 1	<u>Jeffrey Lee Hand Jr.</u>	Social Security number or ITIN	xxx-xx-4166
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	20-21204-ABA		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey Lee Hand Jr.  
aka Jeff Hand

10/13/22

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jeffrey Lee Hand, Jr.  
Debtor

Case No. 20-21204-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Oct 13, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2022:

Recip ID	Recipient Name and Address
db	+ Jeffrey Lee Hand, Jr., 276 Crystal Terr., Haddon Twp., NJ 08033-3018
518994586	+ Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519085488	+ Lynn Becker, Mark Becker, Clare Becker, 276 Crystal Terr., Haddon Twp., NJ 08033-3018
518975516	+ Nicholas J. Zabala, Esq., KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 13 2022 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 13 2022 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518975507	+ EDI: GMACFS.COM	Oct 14 2022 00:43:00	Ally, 500 Woodward Ave, Detroit, MI 48226-3416
518990623	EDI: GMACFS.COM	Oct 14 2022 00:43:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519262318	+ EDI: AISACG.COM	Oct 14 2022 00:43:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518975508	EDI: CAPITALONE.COM	Oct 14 2022 00:43:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518975509	EDI: CAPITALONE.COM	Oct 14 2022 00:43:00	Capital One Services, PO Box 85619, Richmond, VA 23285-5619
518975510	Email/Text: data_processing@fin-rec.com	Oct 13 2022 20:52:00	Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908
518975511	Email/Text: reports@halstedfinancial.com	Oct 13 2022 20:52:00	Halsted Financial Services, LLC, P.O. Box 828, Skokie, IL 60076
518980603	Email/PDF: resurgentbknofications@resurgent.com	Oct 13 2022 21:05:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518975513	+ Email/PDF: resurgentbknofications@resurgent.com	Oct 13 2022 21:06:01	LVNV Funding, LLC, PO Box 1269, Greenville, SC 29602-1269
519033961	+ EDI: AISMIDFIRST	Oct 14 2022 00:43:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518975514	+ EDI: AISMIDFIRST	Oct 14 2022 00:43:00	Midfirst Bank, 999 N.W. Grand Boulevard, Suite 100, Oklahoma City, OK 73118-6051
518975515	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 13 2022 20:53:00	Midland Funding LLC c/o, Midland Credit Mgmt

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518975517	Email/Text: signed.order@pfwattorneys.com	Oct 13 2022 20:52:00	Inc., 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
518975518	Email/Text: tax@waterfordtwp.org	Oct 13 2022 20:53:00	Pressler, Felt & Warshaw, LLP, 7 Entin Road, 2nd Floor, Parsippany, NJ 07054-5020
518975519	+ EDI: VERIZONCOMB.COM	Oct 14 2022 00:43:00	Township of Waterford, Taxation Dept, 2131 Auburn Ave, Atco, NJ 08004-1900
518975521	+ EDI: WFFC2	Oct 14 2022 00:43:00	Verizon New Jersey, Inc, Bankruptcy Dept., 500 Technolgy Dr, Weldon Springs, MO 63304-2225
518975520	+ EDI: WFFC.COM	Oct 14 2022 00:43:00	WF Card Services, Bankruptcy Dept, PO Box 14517, Des Moines, IA 50306-3517
518990493	+ EDI: WFFC2	Oct 14 2022 00:43:00	Wells Fargo Bank, N.A., PO Box 95225, Albuquerque, NM 87199-5225
518983992	EDI: WFFC2	Oct 14 2022 00:43:00	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
			Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518975512	##+	KML Law Group, PC, 216 Haddon Ave., Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Fred R. Braverman	on behalf of Debtor Jeffrey Lee Hand Jr. bravelaw@comcast.net
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmil@standingtrustee.com summarymail@standingtrustee.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5